

**Exhibit A
to Affidavit of
David P. Gershoni**

Redacted Version

Telcon Summary

Frank DiPascali (212 230 2461) and DPG
Madoff - Pension Retirement Management
C/O Dr. and Mrs. Morrison
December 3, 2008

1. This Telcon was the third conference call that I had with the Madoff group. It was the first one that I actually got to speak with the senior manager who could provide me with the answers to my questions.
2. After answering my questions he offered to help more after market hours
3. He emphasized that the account that Dr. Morrison had was a percentage of the practices pooled account.
4. The account was roughly 30M which clarifies that Dr. Morrison's piece is approximately of the entire amount.
5. Frank DiPascali provided no transparency what so ever as to the holdings and the investment techniques used in the portfolio. They simply say that they use hedging to reduce risks.
6. While a number of weeks ago they were in treasuries today they are fully invested in the market.
7. They are currently in large blue chip companies and will remain in such companies until the end of the year when they will return to cash.
8. The policy that they established for retirees is that after an actuarial accounting of the money in the account it will be determined what amount belongs to Dr. Morrison. This amount will be sent to Fiserv situated in Denver Co. - Institution to institution, so that no taxes will be due.
9. The money is then managed as an IRA by Fiserv who conduct the trading for Madoff on this special account.
10. Usually they are the holders of the money and they attend to withdrawals for the client.
11. Madoff only works in this fashion and with Fiserv especially.
12. Fiserv are the custodians of the account and they send out statements once a quarter
13. Madoff sends a 1099R once a year.
14. At Fiserv the man in charge is Brian Matschinske - 1 800 657 8238. This number will be changed in the near future to 1 800 962 4238 OP 6. The company name will also be changed from Fiserv to Lincoln Trust Company. They are considered retirement trustees.
15. T D Ameritrade (Fiserv) address is:
717 17TH Street Suite 2200
Denver, CO. 80202
16. Roth 401K accounts will be handled by 800 831 8675 OP 4.
17. Expenses:
 - a. Madoff charges 4 cents a share per trade
 - b. They do not charge a retainer fee or wrap fee or other
 - c. They do not share in the client's profits

18. Fiserv Expenses:

a. \$60 per year (15x4=\$60 per year)

b. \$24 per year (6x4= \$24)

c. \$15 commission on each trade

d. \$10 commission on Mutual Fund trades

19. The assets are protected to \$250,000 by the FDIC

20. I asked Brian to send us the enrollment kit so that we can see what it is and to eliminate any surprises

21. Withdrawals from Madoff and from Fiserv are at the client's discretion.

22. There are no limitations on how many times a year the clients have access to their money.

23. However, each withdrawal triggers a Madoff sale of a holding to generate the needed cash. There is no cash reserve structured to prevent what could be a future tax problem and a disruption in the trading tactics of the account.

24. Fiserv, while they as a matter of policy do not set up multiple accounts in order to parcelate the withdrawals. It would seem logical at this time to evaluate the amount of liquidity that the Morrison's will need per year, or 0-3 years so that Madoff has a reasonable working arrangement while Morrison will have their needed monthly cash flow.

25. Following are the mechanics for withdrawing money from Madoff:

a. From notice that a withdrawal is needed it takes two weeks for the money to be sent to the client. It can be mailed, overnight mailed, wired, or sent by electronic funds transfer to a bank account. The latter method is the suggest method to use and takes approximately 72 hours to arrive. There is no cost charged for this method of transfer.

b. Madoff accounts are given preferential treatment as they are a very important account.

c. Fiserv will be sending us a PDF file of its account establishment kit.

End.